

Fill in this information to identify the case:

Debtor 1 ALIYA OWENS

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 5:17-bk-03318-RNO

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: J.P. Morgan Mortgage Acquisition Corp.Court claim no. (if known): 3Last 4 digits of any number you use to
identify the debtor's account:3 5 5 6**Date of payment change:**Must be at least 21 days after date
of this notice02/01/2021**New total payment:**\$ 1,299.02

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 494.64New escrow payment: \$ 434.03**Part 2:** Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

ALIYA OWENS

First Name Middle Name Last Name

Case number (if known) **5:17-bk-03318-RNO****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/Emmanuel J. Argentieri

Signature

Date **01/06/2021**

Print:

Emmanuel J. Argentieri

First Name Middle Name Last Name

Title **Attorney at Law**

Company

Romano Garubo & Argentieri

Address

52 Newton Avenue, PO Box 456

Number Street

Woodbury

City

NJ

State

08096

ZIP Code

Contact phone

856-384-1515Email **bk@rgalegal.com**



Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619

| ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS | | |
|--|-----|------------|
| MORTGAGE | INS | \$516.72 |
| TAXES | | \$735.28 |
| TAXES | | \$3,956.36 |

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT
AND CHANGE OF PAYMENT NOTICE PREPARED FOR:

Loan Number: 7602953556
Analysis Date: 11/24/2020

ALIYA OWENS
1774 BIG RIDGE DR
E STROUDSBURG PA 18302-6642



NEW MONTHLY PAYMENT IS AS FOLLOWS:

| | |
|--------------------------------|----------|
| Principal and Interest | \$864.99 |
| Required Escrow Payment | \$434.03 |
| Shortage/Surplus Spread | \$.00 |
| Optional Program Payment | \$.00 |
| Buydown or Assistance Payments | \$.00 |
| Other | \$.00 |

| | |
|-----------------------------|------------|
| TOTAL MONTHLY PAYMENT | \$1,299.02 |
| NEW PAYMENT EFFECTIVE DATE: | 02/01/2021 |

FOR BORROWERS IN BANKRUPTCY OR BORROWERS WHOSE DEBT HAS BEEN DISCHARGED IN BANKRUPTCY, THIS IS AN INFORMATIONAL STATEMENT AND IT IS NOT AN ATTEMPT TO COLLECT A DEBT. PLEASE NOTE THAT EVEN IF YOUR DEBT HAS BEEN DISCHARGED IN BANKRUPTCY AND YOU ARE NO LONGER PERSONALLY LIABLE ON THE DEBT, THE LENDER MAY, IN ACCORDANCE WITH APPLICABLE LAW, PURSUE ITS RIGHTS TO FORECLOSE ON THE PROPERTY SECURING THE DEBT.

Rushmore Loan Management Services has completed an analysis of the escrow account. We have adjusted the mortgage payment to reflect changes in the real estate taxes and/or property insurance. The escrow items to be disbursed from the account are itemized above. If you have questions regarding this analysis, please write to our Customer Service Department at Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619, or call toll-free 1-888-504-6700.

In the event you utilize a third party to remit your payments, please inform them of the effective date of any change in your payment.

ANNUAL ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

This is an estimate of activity in the escrow account during the coming year based on payments anticipated to be made from the account.

| MONTH | PAYMENTS TO ESCROW ACCOUNT | | PAYMENTS FROM ESCROW ACCOUNT | | | ESCROW ACCOUNT BALANCE | |
|------------------|----------------------------|---------|------------------------------|-------|-------------------------|------------------------|-----------|
| | | | MIP/PMI | TAXES | FLOOD HAZ. INS. SPECIAL | PROJECTED | REQUIRED |
| STARTING BALANCE | | | | | | \$3609.90 | \$1563.88 |
| FEB 21 | \$434.03 | \$43.06 | | | | \$4000.87 | \$1954.85 |
| MAR 21 | \$434.03 | \$43.06 | | | | \$4391.84 | \$2345.82 |
| APR 21 | \$434.03 | \$43.06 | | | | \$4047.53 | \$2001.51 |
| MAY 21 | \$434.03 | \$43.06 | | | \$735.28 | \$4438.50 | \$2392.48 |
| JUN 21 | \$434.03 | \$43.06 | | | | \$4829.47 | \$2783.45 |
| JUL 21 | \$434.03 | \$43.06 | | | | \$5220.44 | \$3174.42 |
| AUG 21 | \$434.03 | \$43.06 | | | | \$5611.41 | \$3565.39 |
| SEP 21 | \$434.03 | \$43.06 | | | \$3956.36 | \$2046.02 | \$0.00 * |
| OCT 21 | \$434.03 | \$43.06 | | | | \$2436.99 | \$390.97 |
| NOV 21 | \$434.03 | \$43.06 | | | | \$2827.96 | \$781.94 |
| DEC 21 | \$434.03 | \$43.06 | | | | \$3218.93 | \$1172.91 |
| JAN 22 | \$434.03 | \$43.06 | | | | \$3609.90 | \$1563.88 |

*Indicates a projected low point of \$2,046.02 . Under the mortgage contract, state or federal law, the lowest monthly balance should not exceed \$0.00. The difference between the projected low point and the amount required is \$2,612.74 . This is the surplus.

Please keep this statement for comparison with the actual activity in your account at the end of the next escrow accounting computation year.

IF THIS ESCROW ANALYSIS INDICATES THAT THERE IS A SURPLUS, IT MAY NOT MEAN THAT YOU ARE ENTITLED TO RECEIVE A RETURN OF THAT SURPLUS. THIS ANALYSIS WAS CALCULATED BASED ON AN ASSUMPTION THAT THE ACCOUNT IS CURRENT ACCORDING TO THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST. IF THE ACCOUNT IS BEHIND, IN DEFAULT, OR IN BANKRUPTCY, THIS ANALYSIS MAY NOT REFLECT THE CURRENT STATE OF THE ACCOUNT OR THE TERMS OF A BANKRUPTCY PLAN. IF THERE ARE ENOUGH FUNDS IN THE ESCROW ACCOUNT AND THE SURPLUS IS \$50 OR GREATER, THAT SURPLUS WILL BE MAILED TO YOU WITHIN 30 DAYS, PROVIDED THE ACCOUNT IS CURRENT UNDER THE TERMS OF THE NOTE AND MORTGAGE/DEED OF TRUST.

LOAN NUMBER: 7602953556 SURPLUS AMOUNT: \$2,612.74

NAME: ALIYA OWENS

IF THERE ARE ENOUGH FUNDS IN THE ACCOUNT TO DISBURSE THE PROJECTED OVERAGE AND THE ACCOUNT IS CURRENT, THEN THE REFUND WILL BE MAILED TO YOU WITHIN 30 DAYS.

| ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY | | | | | | | |
|---|----------------------------|------------|------------------------------|------------|--------------|---------------------------|------------|
| This is a statement of actual activity in the escrow account from 09/2020 through 01/2021. Last year's projections are next to the actual activity. The most recent mortgage payment was \$1,359.63 of which \$494.64 went to the escrow account and the remainder of \$864.99 went towards the mortgage loan. An asterisk (*) indicates a difference between a projected disbursement and actual activity. | | | | | | | |
| MONTH | PAYMENTS TO ESCROW ACCOUNT | | PAYMENTS FROM ESCROW ACCOUNT | | DESCRIPTION | ESCROW BALANCE COMPARISON | |
| | PROJECTED | ACTUAL | PROJECTED | ACTUAL | | PROJECTED | ACTUAL |
| STARTING BAL. | | | | | | \$4232.18 | \$1659.49 |
| SEP 20 | \$494.64 | \$510.08* | \$43.06 | \$43.06 | PMI INSURANC | \$4683.76 | \$2126.51 |
| SEP 20 | | | \$4683.76 | \$3956.36* | SCHOOL TAX | \$0.00 | \$1829.85- |
| OCT 20 | \$494.64 | \$3633.43* | \$43.06 | \$43.06 | PMI INSURANC | \$451.58 | \$1760.52 |
| NOV 20 | \$494.64 | \$989.28* | \$43.06 | \$43.06 | PMI INSURANC | \$903.16 | \$2706.74 |
| DEC 20 | \$494.64 | \$494.64 | \$43.06 | \$43.06 | PMI INSURANC | \$1354.74 | \$3158.32 |
| JAN 21 | \$494.64 | \$494.64 | \$43.06 | \$43.06 | PMI INSURANC | \$1806.32 | \$3609.90 |

Last year, we anticipated that payments from the escrow account would be made during this period totaling \$5,935.76. The lowest monthly balance should not have exceeded \$.00, the lowest amount required by the mortgage contract, state or federal law.

OVER THIS PERIOD, AN ADDITIONAL \$.00 WAS DEPOSITED INTO THE ESCROW ACCOUNT FOR INTEREST ON ESCROW.

The actual lowest monthly balance was less than \$.00. The items with an asterisk on the account history may explain this, if you would like a further explanation, please call our toll-free number: 1-888-504-6700.

ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector attempting to collect a debt.

Bankruptcy Notice. If you are in bankruptcy or if your obligation to repay this loan was discharged in bankruptcy, this informational notice is sent to you in order to comply with statutory requirements. It is not an attempt to collect a debt. You may disregard information relating to payment remittance. You are not obligated to make payments and any amount(s) you do pay Rushmore is at your discretion. Please note, however, Rushmore reserves the right to exercise its legal rights, including but not limited to foreclosure of its lien interest, only against the property securing the original obligation.

If you have any other mortgage loans secured by the same property not serviced by Rushmore, please contact your other servicer directly to discuss any possible loss mitigation options that may be available to you.

If you are a confirmed Successor-in-Interest who has not assumed the mortgage loan obligation under State Law, this letter is being sent for information purposes only and does not constitute personal liability with respect to the debt.

LEGAL NOTIFICATION: Rushmore Loan Management Services LLC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

Notice of Error Resolution & Information Request Procedures

The following outlines the Error Resolution and Information Request Procedures for your mortgage account at Rushmore Loan Management Services LLC (RLMS). Please keep this document for your records.

If you think an error has occurred on your mortgage account or if you need specific information about the servicing of your loan, please write us at:

Rushmore Loan Management Services LLC

P.O. Box 52262

Irvine, California 92619-2262

All written requests for information or notices of error should contain the following information:

1. Your name
2. Account number
3. Property Address
4. Description of the error and explanation as to why you believe it is an error or a request for specific information regarding the servicing of your loan
5. Current contact information so we may follow up with you

All written requests for specific information will be handled within 30 days of receipt. We will determine whether an error occurred within 30 days after receiving your notice of error and will correct any error promptly (Notices of error on payoff statements will be handled within 7 days). If additional time is needed to investigate your complaint or request, we may take up to 45 days but we will notify you of the extension within the original 30 days. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

HUD STATEMENT

Pursuant to section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD approved housing counseling agencies by calling the HUD nationwide toll free telephone at 1-800-569-4287.

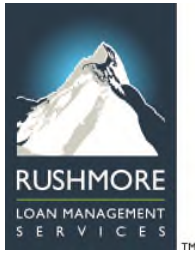
Equal Credit Opportunity Act Disclosure

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

REV 02/20

The following notice applies to Pennsylvania residents only:

The lender shall retain a security interest in the residential real estate unless and until the debt is fully satisfied and the security interest is released.



P.O. Box 55004
Suite 100
Irvine, CA 92619

www.rushmorelm.com

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS

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*If there is an amount listed in the "Actual" column under Payments To Escrow Account on Page 2 above, then this is the assumption that was made and indicates the amount that would have been paid into escrow for a contractually current loan. This number does not represent payments that were actually made by you. As discussed above, these escrow calculations are calculated based on an assumption that the account would be current according to the terms of the note and mortgage/deed of trust.



**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

| | |
|-------------|-----------------------------|
| In Re: | : |
| | : |
| ALIYA OWENS | : |
| | :CHAPTER 13 |
| | : |
| Debtor | :CASE NO. 5:17-bk-03318-RNO |
| | : |

CERTIFICATION OF SERVICE

I hereby certify that service upon all interested parties, indicated below, was made by sending a true and correct copy of J.P. MORGAN MORTGAGE ACQUISITION CORP.'s notice of payment change court form via regular mail to:

Date Served: January 6, 2021

Charles J. DeHart, III
8125 Adams Drive, Suite A
Hummelstown, PA 17036
Chapter 13 Trustee - Served Via ECF Filing Only

Vincent Rubino
Newman Williams Mishkin Corveleyn et al
712 Monroe Street
PO Box 511
Stroudsburg, PA 18360-0511
ATTORNEY FOR DEBTOR- Served Via ECF Filing Only

Aliya Owens
1774 Big Ridge Drive
East Stroudsburg, PA 18302
DEBTOR

Office of the United States Trustee
Served Via ECF Filing Only

I hereby certify under penalty of perjury that the foregoing is true and correct.

Dated: January 6, 2021

/S/EMMANUEL J. ARGENTIERI
EMMANUEL J. ARGENTIERI

ROMANO GARUBO & ARGENTIERI
Emmanuel J. Argentieri, Esquire
52 Newton Avenue, P.O. Box 456
Woodbury, New Jersey 08096
(856) 384-1515